

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:  
**Arkadiy Snihur**  
**Margarita Snihur**

Bankruptcy Case Number: \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: \_\_\_\_\_

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 6/22/2009

s/ Arkadiy Snihur  
**Arkadiy Snihur**

Debtor

s/ Margarita Snihur  
**Margarita Snihur**

Joint Debtor

American Express  
P.O. Box 981537  
El Paso, TX 79998

Chase Bank Usa, Na  
201 N. Walnut St//Del-1027  
Wilmington, DE 19801

Citibank Sd, Na  
P.O. Box 6500  
C/O Citi Corp  
Sioux Falls, SD 57117-6500

Countrywide Home Loa  
450 American St  
Simi Valley, CA 93065

Discover Financial S  
PO Box15316  
Att:Cms/Prod Develop  
Wilmington, DE 19850-5316

Fifth Third Credit C  
Fifth Third Center  
Cincinnati, OH 45202-0000

Hsbc Best Buy  
1405 Foulk Road  
Wilmington, DE 19808

Hsbc Saks Fifth Ave  
12 E 49Th Street  
New York, NY 10017

Document Page 3 of 46  
Indymac Bank Home Lo  
6900 Beatrice Drive  
PO Box 4045  
Kalamazoo, MI 49003-4045

Macy's/dsnb  
911 Duke Blvd  
Mason, OH 45040

Mazda American Credi  
P. O. Box 111897  
Nashville, TN 37222

Nordstrom Fsb  
8502 East Princess Drive, #150  
Scottsdale, AZ 85255

Sears/citibank Sd, N  
8725 W. Sahara Ave  
Mc 02/02/03  
The Lakes, NV 89163

The Home Depot/cbsd  
Ccs Gray Ops Center  
PO Box 6497  
Sioux Falls, SD 57117-6497

Us Bank  
Cb Disputes  
PO Box 108  
St Louis, MO 63116

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Snihur, Arkadiy</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Snihur, Margarita</b>																															
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																															
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>5391</b>		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>1314</b>																															
Street Address of Debtor (No. & Street, City, and State): <b>407 Winston Lane Deerfield, IL</b>		Street Address of Joint Debtor (No. & Street, City, and State): <b>407 Winston Lane Deerfield, IL</b>																															
ZIP CODE <b>60015</b>		ZIP CODE <b>60015</b>																															
County of Residence or of the Principal Place of Business: <b>Lake</b>		County of Residence or of the Principal Place of Business: <b>Lake</b>																															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																															
ZIP CODE		ZIP CODE																															
Location of Principal Assets of Business Debtor (if different from street address above):																																	
ZIP CODE																																	
<b>Type of Debtor</b> (Form of Organization) (Check one box.)		<b>Nature of Business</b> (Check one box)																															
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																															
		<b>Tax-Exempt Entity</b> (Check box, if applicable)																															
		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)																															
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																															
		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																															
		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																															
<b>Nature of Debts</b> (Check one box)																																	
<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																																	
<b>Filing Fee</b> (Check one box)																																	
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.																																	
<b>Chapter 11 Debtors</b>																																	
<b>Check one box:</b>																																	
<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																																	
<b>Check if:</b>																																	
<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.																																	
<b>Check all applicable boxes</b>																																	
<input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																	
<b>Statistical/Administrative Information</b>																																	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																	
<b>THIS SPACE IS FOR COURT USE ONLY</b>																																	
Estimated Number of Creditors <table> <tr> <td>1-</td> <td>50-</td> <td>100-</td> <td>200-</td> <td>1,000-</td> <td>5,001-</td> <td>10,001-</td> <td>25,001-</td> <td>50,001-</td> <td>Over</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>								
1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over																								
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000																								
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
Estimated Assets <table> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,000 to \$100,000</td> <td><input type="checkbox"/> \$100,000 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1 million to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>				<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input checked="" type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million																									
<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input checked="" type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million																													
Estimated Liabilities <table> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,000 to \$100,000</td> <td><input type="checkbox"/> \$100,000 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1 million to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input checked="" type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million																									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input checked="" type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million																													

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Arkadiy Snihir, Margarita Snihir</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>6/22/2009</u> Signature of Attorney for Debtor(s) Date	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Arkadiy Snihur, Margarita Snihur****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X s/ Arkadiy Snihur**Signature of Debtor **Arkadiy Snihur****X s/ Margarita Snihur**Signature of Joint Debtor **Margarita Snihur**

Telephone Number (If not represented by attorney)

**6/22/2009**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney****X**

Signature of Attorney for Debtor(s)

,

Printed Name of Attorney for Debtor(s) / Bar No.

**O. Allan Fridman**

Firm Name

**555 Skokie Blvd. Suite 500**

Address

**Northbrook, IL 60062****847-412-0788****847-412-0898**

Telephone Number

**6/22/2009**

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110.)

Address

**X Not Applicable**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

In re: **Arkadiy Snihur Margarita Snihur**

Debtors

Case No.

(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3723 Springdale Ave, Glenview, IL 60025	Fee Owner		\$1,000,000.00	\$1,000,000.00
407 Winston Dr. Deerfield, IL 60015	Fee Owner	J	\$ 220,000.00	\$ 327,641.00
<b>Total</b>			<b>\$1,220,000.00</b>	

(Report also on Summary of Schedules.)

In re **Arkadiy Snihur Margarita Snihur**

Debtors

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>20</b>		<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Fith Thrid Bank Checking</b>	<b>W</b>	<b>200.00</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Northside OCmmunity Bank</b>	<b>J</b>	<b>400.00</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>US Bank</b>	<b>W</b>	<b>60.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>two bedrom sets, couch, 2 television, stereo equipment, dining table</b>	<b>J</b>	<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>necesssary wearing apparel</b>	<b>J</b>	<b>0.00</b>
7. Furs and jewelry.		<b>Fur coat, wedding rings, necklace, costume jewelry</b>	<b>J</b>	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		<b>401(K)</b>	<b>W</b>	<b>1,400.00</b>

In re **Arkadiy Snihur Margarita Snihur****Debtors****Case No.****(If known)****SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		<b>Mirage Construction&amp; Remolding, Inc. sole shareholder</b>		<b>0.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.			J	<b>0.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2001 Mitsubishi Montero Sport 105,000</b>	W	<b>2,125.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Mercedes R350, 38,000</b>	J	<b>18,550.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

In re Arkadiy Snihur Margarita Snihur

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.		<b>Hand tools, sawzall, drills,</b>		<b>500.00</b>
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached			Total ➤	<b>\$ 24,055.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Arkadiy Snihur Margarita Snihur

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
20	735 ILCS 5/12-1001(b)	20.00	20.00
2001 Mitsubishi Montero Sport 105,000	735 ILCS 5/12-1001(c)	2,125.00	2,125.00
401(K)	735 ILCS 5/12-1006	0.00	1,400.00
Fifth Third Bank Checking	735 ILCS 5/12-1001(b)	200.00	200.00
Fur coat, wedding rings, necklace, costume jewelry	735 ILCS 5/12-1001(b)	300.00	300.00
Hand tools, sawzall, drills,	735 ILCS 5/12-1001(d)	500.00	500.00
necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	0.00	0.00
Northside Community Bank	735 ILCS 5/12-1001(b)	400.00	400.00
two bedroom sets, couch, 2 television, stereo equipment, dining table	735 ILCS 5/12-1001(b)	500.00	500.00
US Bank	735 ILCS 5/12-1001(b)	60.00	60.00

Official Form 6D (10/06)

In re Arkadiy Snihur Margarita Snihur

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 155659869		12/01/2008 407 Winston Dr. Deerfield, IL 60015  VALUE \$220,000.00				51,658.00	0.00
Countrywide Home Loa 450 American St Simi Valley, CA 93065							
ACCOUNT NO. 155659877		12/01/2008 407 Winston Dr. Deerfield, IL 60015  VALUE \$220,000.00				275,983.00	55,983.00
Countrywide Home Loa 450 American St Simi Valley, CA 93065							
ACCOUNT NO.		3723 Springdale Ave, Glenview, IL 60025  VALUE \$1,000,000.00	X			1,000,000.00	0.00
Indymac Bank Home Lo 6900 Beatrice Drive PO Box 4045 Kalamazoo, MI 49003-4045							
ACCOUNT NO. 43930661		01/01/2009 2006 Mercedes R350, 38,000  VALUE \$18,550.00				24,715.00	6,165.00
Mazda American Credi P. O. Box 111897 Nashville, TN 37222							

0continuation sheets  
attachedSubtotal >  
(Total of this page)

\$ 1,352,356.00 \$ 62,148.00

Total >  
(Use only on last page)

\$ 1,352,356.00 \$ 62,148.00

(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re **Arkadiy Snihur Margarita Snihur**

Debtors

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (04/07) - Cont.

In re Arkadiy Snihur Margarita Snihur  
Debtors

Case No. \_\_\_\_\_ (If known) \_\_\_\_\_

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals ➤  
(Totals of this page)

Total ➤

(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total ➤

(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

\$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>		
	\$ <b>0.00</b>	\$ <b>0.00</b>

Official Form 6F (10/06)

In re Arkadiy Snihir Margarita Snihir  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5477542700011079</b>			1/1/2009 <b>Account Closed By Credit Grantor</b>				<b>3,818.00</b>
Advanta Business Ser 11850 S. Election Dr Draper, UT 84020							
ACCOUNT NO. <b>-3499908416298293</b>			1/1/2009 <b>Collection Account</b>				<b>10,070.00</b>
American Express P.O. Box 981537 El Paso, TX 79998							
ACCOUNT NO. <b>426685105260</b>			1/1/2009 <b>Credit Card</b>				<b>6,427.00</b>
Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801							
ACCOUNT NO. <b>426684114752</b>			1/1/2009 <b>Credit Card</b>				<b>6,824.00</b>
Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801							
ACCOUNT NO. <b>546651318001</b>			1/1/2009 <b>Credit Card</b>				<b>13,210.00</b>
Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801							

3 Continuation sheets attached

Subtotal	>	\$ <b>40,349.00</b>
Total	>	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Arkadiy Snihir Margarita Snihir  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>542418087759</b>			1/1/2009  Charged Off Account				<b>24,050.00</b>
Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500							
ACCOUNT NO. <b>601100528024</b>			1/1/2009  Credit Card				<b>215.00</b>
Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316							
ACCOUNT NO. <b>601100860648</b>			1/1/2009  Credit Card				<b>8,978.00</b>
Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316							
ACCOUNT NO. <b>601100497390</b>			2/1/2009  Credit Card				<b>447.00</b>
Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316							
ACCOUNT NO. <b>546700240078</b>			1/1/2009  Credit Card				<b>21,560.00</b>
Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000							

Sheet no. 1 of 3 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>55,250.00</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Arkadiy Snihur Margarita Snihur

Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>544400019780</b>			1/1/2009 Credit Card				<b>12,743.00</b>
Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000							
ACCOUNT NO. <b>546700240935</b>			1/1/2009 Credit Card				<b>3,654.00</b>
Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000							
ACCOUNT NO. <b>546700240068</b>			12/1/2008 Credit Card				<b>5,467.00</b>
Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000							
ACCOUNT NO. <b>169601-0005393855</b>			1/1/2009 Charge				<b>4,967.00</b>
Hsbc Best Buy 1405 Foulk Road Wilmington, DE 19808							
ACCOUNT NO. <b>106601-7525167586</b>			1/1/2009 Charge				<b>461.00</b>
Hsbc Saks Fifth Ave 12 E 49Th Street New York, NY 10017							

Sheet no. 2 of 3 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>27,292.00</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Arkadiy Snihir Margarita Snihir

Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4160546226820</b>			1/1/2009 Charge				<b>1,000.00</b>
Macy's/dsnb 911 Duke Blvd Mason, OH 45040							
ACCOUNT NO. <b>22340</b>			1/1/2009 Charge				<b>3,000.00</b>
Nordstrom Fsb 8502 East Princess Drive, #150 Scottsdale, AZ 85255							
ACCOUNT NO. <b>512107189527</b>			1/1/2009 Credit Card				<b>7,146.00</b>
Sears/citibank Sd, N 8725 W. Sahara Ave Mc 02/02/03 The Lakes, NV 89163							
ACCOUNT NO. <b>6035320252155997</b>			1/1/2009 Charge				<b>289.00</b>
The Home Depot/cbsd Ccs Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497							
ACCOUNT NO. <b>403784000936</b>			1/1/2009 Credit Card				<b>4,119.00</b>
Us Bank Cb Disputes PO Box 108 St Louis, MO 63116							

Sheet no. 3 of 3 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>15,554.00</b>
Total	➤	\$ <b>138,445.00</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

O. Allan Fridman  
555 Skokie Blvd.  
Suite 500  
Northbrook, IL 60062

847-412-0788  
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In Re:

Debtor: **Arkadiy Snihur**  
Social Security Number: **5391**

Case No:

Chapter **7**

Joint Debtor: **Margarita Snihur**  
Social Security Number: **1314**

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	<b>Advanta Business Ser 11850 S. Election Dr Draper, UT 84020</b>	<b>Unsecured Claims</b>	<b>\$ 3,818.00</b>
2.	<b>American Express P.O. Box 981537 El Paso, TX 79998</b>	<b>Unsecured Claims</b>	<b>\$ 10,070.00</b>
3.	<b>Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801</b>	<b>Unsecured Claims</b>	<b>\$ 6,824.00</b>
4.	<b>Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801</b>	<b>Unsecured Claims</b>	<b>\$ 13,210.00</b>
5.	<b>Chase Bank Usa, Na 201 N. Walnut St//De1-1027 Wilmington, DE 19801</b>	<b>Unsecured Claims</b>	<b>\$ 6,427.00</b>

In re: **Arkadiy Snihur**  
**Margarita Snihur**

Case No. \_\_\_\_\_

6.	<b>Citibank Sd, Na P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117-6500</b>	<b>Unsecured Claims</b>	<b>\$ 24,050.00</b>
7.	<b>Countrywide Home Loa 450 American St Simi Valley, CA 93065</b>	<b>Secured Claims</b>	<b>\$ 51,658.00</b>
8.	<b>Countrywide Home Loa 450 American St Simi Valley, CA 93065</b>	<b>Secured Claims</b>	<b>\$ 275,983.00</b>
9.	<b>Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316</b>	<b>Unsecured Claims</b>	<b>\$ 447.00</b>
10.	<b>Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316</b>	<b>Unsecured Claims</b>	<b>\$ 215.00</b>
11.	<b>Discover Financial S PO Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316</b>	<b>Unsecured Claims</b>	<b>\$ 8,978.00</b>
12.	<b>Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000</b>	<b>Unsecured Claims</b>	<b>\$ 3,654.00</b>
13.	<b>Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000</b>	<b>Unsecured Claims</b>	<b>\$ 21,560.00</b>
14.	<b>Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000</b>	<b>Unsecured Claims</b>	<b>\$ 12,743.00</b>

In re: **Arkadiy Snihir**  
**Margarita Snihir**

Case No. \_\_\_\_\_

15 .	<b>Fifth Third Credit C Fifth Third Center Cincinnati, OH 45202-0000</b>	<b>Unsecured Claims</b>	<b>\$ 5,467.00</b>
16 .	<b>Hsbc Best Buy 1405 Foulk Road Wilmington, DE 19808</b>	<b>Unsecured Claims</b>	<b>\$ 4,967.00</b>
17 .	<b>Hsbc Saks Fifth Ave 12 E 49Th Street New York, NY 10017</b>	<b>Unsecured Claims</b>	<b>\$ 461.00</b>
18 .	<b>Indymac Bank Home Lo 6900 Beatrice Drive PO Box 4045 Kalamazoo, MI 49003-4045</b>	<b>Secured Claims</b>	<b>\$1,000,000.00</b>
19 .	<b>Macy's/dsnb 911 Duke Blvd Mason, OH 45040</b>	<b>Unsecured Claims</b>	<b>\$ 1,000.00</b>
20 .	<b>Mazda American Credi P. O. Box 111897 Nashville, TN 37222</b>	<b>Secured Claims</b>	<b>\$ 24,715.00</b>
21 .	<b>Nordstrom Fsb 8502 East Princess Drive, #150 Scottsdale, AZ 85255</b>	<b>Unsecured Claims</b>	<b>\$ 3,000.00</b>
22 .	<b>Sears/citibank Sd, N 8725 W. Sahara Ave Mc 02/02/03 The Lakes, NV 89163</b>	<b>Unsecured Claims</b>	<b>\$ 7,146.00</b>
23 .	<b>The Home Depot/cbsd Ccs Gray Ops Center PO Box 6497 Sioux Falls, SD 57117-6497</b>	<b>Unsecured Claims</b>	<b>\$ 289.00</b>

In re: **Arkadiy Snihur**  
**Margarita Snihur**

Case No. \_\_\_\_\_

24. <b>Us Bank</b> <b>Cb Disputes</b> <b>PO Box 108</b> <b>St Louis, MO 63116</b>	<b>Unsecured Claims</b>	<b>\$ 4,119.00</b>
--	-------------------------	--------------------

In re: **Arkadiy Snihur**  
**Margarita Snihur**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **Arkadiy Snihur**, and I, **Margarita Snihur**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **4 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature: s/ Arkadiy Snihur  
Arkadiy Snihur

Dated: 6/22/2009

Signature: s/ Margarita Snihur  
Margarita Snihur

Dated: 6/22/2009

In re: Arkadiy Snihur Margarita Snihur Debtors Case No. \_\_\_\_\_ (If known) \_\_\_\_\_

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H

(10/05)

In re: **Arkadiy Snihur Margarita Snihur**

Debtors

Case No.

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Arkadiy Snihir Margarita Snihir**

Debtors

Case No.

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Son</b>	AGE(S): <b>6</b> <b>2</b>
Employment:	DEBTOR	SPOUSE
Occupation	<b>Kitchen Installer</b>	<b>Statistic Analysis</b>
Name of Employer	<b>Tekton Creation, Inc.</b>	<b>unemployed</b>
How long employed	<b>5 months</b>	<b>3 months</b>
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>2,000.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>2,000.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>2,000.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) <u>unemployment</u>	\$ <u>0.00</u>	\$ <u>2,200.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>2,200.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>2,000.00</u>	\$ <u>2,200.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<u>\$ 4,200.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

Official Form 6J (10/06)

In re Arkadiy Snihur Margarita Snihur

Debtors

Case No.

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,900.00</u>
a. Are real estate taxes included? Yes <u>      </u> No <u>✓</u>	
b. Is property insurance included? Yes <u>      </u> No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>350.00</u>
b. Water and sewer	\$ <u>50.00</u>
c. Telephone	\$ <u>160.00</u>
d. Other <u>      </u>	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>218.00</u>
4. Food	\$ <u>500.00</u>
5. Clothing	\$ <u>0.00</u>
6. Laundry and dry cleaning	\$ <u>20.00</u>
7. Medical and dental expenses	\$ <u>0.00</u>
8. Transportation (not including car payments)	\$ <u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>65.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>25.00</u>
d. Auto	\$ <u>138.00</u>
e. Other <u>      </u>	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$ <u>0.00</u>
(Specify) <u>      </u>	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>560.00</u>
b. Other <u>Second Mortgage</u>	\$ <u>300.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>      </u>	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>4,586.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,200.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,586.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-386.00</u>

Official Form 6 - Statistical Summary (10/06)  
Form 6-Summ2 (Official Form ) - (10/06)

2006 USBC, Central District of California

United States Bankruptcy Court

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT – NORTHERN DISTRICT OF ILLINOIS

In re \_\_\_\_\_ Case No. \_\_\_\_\_  
Debtors Chapter \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT

In re _____ Debtors(s) _____	CHAPTER: CASE NO.: _____
Debtor(s): _____	Case No.: (If known) Chapter: _____

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

**AMENDED - STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ _____
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ _____
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ _____
Student Loan Obligations (from Schedule F)	\$ _____
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ _____
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ _____
TOTAL	\$ _____

**United States Bankruptcy Court**

Official Form 6 - Statistical Summary (10/06)

UNITED STATES BANKRUPTCY COURT – NORTHERN DISTRICT OF ILLINOIS

In re \_\_\_\_\_  
Debtors \_\_\_\_\_

Case No. \_\_\_\_\_  
Chapter \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT**

In re

Debtor(s).

CHAPTER:

CASE NO.:

Debtor(s):

Case No.:  
(If known)  
Chapter:

**State the following:**

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**

In re: **Arkadiy Snihur**

**Margarita Snihur**

Case No. \_\_\_\_\_

Chapter **7**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 0.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 0.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	\$ <u>0.00</u>
4. Payroll Taxes	<u>0.00</u>
5. Unemployment Taxes	<u>0.00</u>
6. Worker's Compensation	<u>0.00</u>
7. Other Taxes	<u>0.00</u>
8. Inventory Purchases (Including raw materials)	<u>0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	<u>0.00</u>
10. Rent (Other than debtor's principal residence)	<u>0.00</u>
11. Utilities	<u>0.00</u>
12. Office Expenses and Supplies	<u>0.00</u>
13. Repairs and Maintenance	<u>0.00</u>
14. Vehicle Expenses	<u>0.00</u>
15. Travel and Entertainment	<u>0.00</u>
16. Equipment Rental and Leases	<u>0.00</u>
17. Legal/Accounting/Other Professional Fees	<u>0.00</u>
18. Insurance	<u>0.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	<u>0.00</u>
20. Payments to Be Made Directly By Debtor to Secured Creditors For	

Pre-Petition Business Debts (Specify):

**None**

21. Other (Specify):

**None**

22. Total Monthly Expenses (Add items 3 - 21)

\$ 0.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)

\$ 0.00

Official Form 6 - Summary (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Arkadiy Snihur Margarita Snihur,  
Debtors

Case No. \_\_\_\_\_  
Chapter 7 \_\_\_\_\_

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,220,000.00		
B - Personal Property	YES	3	\$ 24,055.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 1,352,356.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 138,445.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,200.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,586.00
TOTAL		17	\$ 1,244,055.00	\$ 1,490,801.00	

Official Form 6 - Declaration (10/06)

In re Arkadiy Snihur Margarita Snihur  
Debtors

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/22/2009

Signature: s/ Arkadiy Snihur  
Arkadiy Snihur

Debtor

Date: 6/22/2009

Signature: s/ Margarita Snihur  
Margarita Snihur

(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Official Form 7  
(04/07)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: Arkadiy Snihur Margarita Snihur,  
Debtors

Case No. \_\_\_\_\_  
(If known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
32,351.00	National Enterprise Systems	2006
43,145.00	Amperee Electrical Enterprises Inc.	2006
4,527.00	Mirage Construction and Remodeling Inc	2007
38,806.00	National Enterprise Systems	2007
40,834.00	National Enterprise Systems	2008

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD

---

### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None



a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>CONTRACTORS LIEN SERVICE</b> <b>v. Arkadiy Snihir</b> <b>2008-CH-30912</b>	<b>Mechanics Lien Forclosure</b>	<b>Circiuit Court of Cook County</b>	<b>Pending</b>
<b>INDYMAC FEDERAL BANK FSB</b> <b>v. Arkadiy Snihir</b> <b>2008-CH-25849</b>	<b>Forclosure</b>	<b>Circuit Court of Cook CCounty</b>	<b>Pending</b>
<b>Countrywide Home Loans, Inc.v.</b> <b>Forclosure</b> <b>Arkadiy Snihir and Margartia</b> <b>Snihir</b> <b>08 CH 3421</b>		<b>In the Circuit Court of 19TH Lake County</b>	<b>Pending</b>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Fifth Third Bank</b>	<b>12/01/2008</b>	<b>S430 Mercedes</b>

#### 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

**Yelena Shvartsman**  
**400 Skokie Blvd Suite 380**  
**Northbrook, IL 60062**

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED  
AND VALUE RECEIVED

**Tammy Chase**  
**1671 Red Maple Court**  
**Streetboro, OH 44241**  
**None**

**12/19/2008**

**Home sold for 110,000 used to  
satisfy mortage The Debtor  
recieved no money form the  
sale**

None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER  
DEVICE

DATE(S) OF  
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY OR DEBTOR'S  
INTEREST IN PROPERTY

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR  
DIGITS OF ACCOUNT NUMBER,  
AND AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF BANK OR  
OTHER DEPOSITORY

NAMES AND ADDRESSES  
OF THOSE WITH ACCESS  
TO BOX OR DEPOSITORY

DESCRIPTION  
OF  
CONTENTS

DATE OF TRANSFER  
OR SURRENDER,  
IF ANY

### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>407 Winston Lane Deerfield, IL 60015</b>	<b>Arkadiy and Margarita Snihur</b>	
<b>1671 Red Maple Court Streetboro, OH 44241</b>	<b>Arkadiy and Margarita Snihur</b>	

### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
------	---------

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/22/2009

Signature of Debtor s/ Arkadiy Snihur  
Arkadiy Snihur

Date 6/22/2009

Signature of Joint Debtor s/ Margarita Snihur  
Margarita Snihur

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: **Arkadiy Snihur Margarita Snihur**  
Debtors

Case No. \_\_\_\_\_  
Chapter **7** \_\_\_\_\_

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.

I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.

I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. 407 Winston Dr. Deerfield, IL 60015	Countrywide Home Loa	X			
2. 407 Winston Dr. Deerfield, IL 60015	Countrywide Home Loa				X
3. 3723 Springdale Ave, Glenview, IL 60025	Indymac Bank Home Lo	X			
4. 2006 Mercedes R350, 38,000	Mazda American Credi	X			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

**s/ Arkadiy Snihur** 6/22/2009  
**Arkadiy Snihur**  
Signature of Debtor

**s/ Margarita Snihur** 6/22/2009  
**Margarita Snihur**  
Signature of Joint Debtor (if any)

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney \_\_\_\_\_ 6/22/2009  
Signature of Attorney \_\_\_\_\_ Date

Address:

**O. Allan Fridman**  
555 Skokie Blvd.  
Suite 500  
Northbrook, IL 60062

847-412-0788

**Certificate of the Debtor**

We, the debtors, affirm that we have received and read this notice.

<b>Arkadiy Snihur</b> _____	<b>Xs/ Arkadiy Snihur</b> _____	<b>6/22/2009</b>
<b>Margarita Snihur</b> _____	<b>Arkadiy Snihur</b> Signature of Debtor	Date
Printed Name(s) of Debtor(s)	<b>X s/ Margarita Snihur</b> _____	<b>6/22/2009</b>
Case No. (if known) _____	<b>Margarita Snihur</b> Signature of Joint Debtor	Date

Official Form 23 (10/06)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re Arkadiy Snihur Margarita Snihur,  
Debtors

Case No. \_\_\_\_\_  
Chapter 7 \_\_\_\_\_

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING  
PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

I, \_\_\_\_\_, the debtor in the above-styled  
(Printed Name of Debtor)

case hereby certify that on \_\_\_\_\_ (Date), I completed an instructional course in personal  
financial management provided by \_\_\_\_\_ (Name of Provider)

an approved personal financial management provider.

Certificate No.: \_\_\_\_\_

I, \_\_\_\_\_, the debtor in the above-styled case,  
(Printed Name of Debtor)

hereby certify that no personal financial management course is required, because of [Check the appropriate box.]:

- Incapacity or disability, as defined in 11 U.S.C. § 109(h)
- Active military duty in a military combat zone; or

Residence in a district in which the United States trustee (or bankruptcy administrator) has  
determined that the approved instructional courses are not adequate at this time to serve the additional individuals  
who would otherwise be required to complete such courses.

Signature of Debtor: s/ Arkadiy Snihur  
Arkadiy Snihur

Date: 6/22/2009

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*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re **Arkadiy Snihur**  
**Margarita Snihur**  
Debtors.

Case No.

Chapter **7**

**STATEMENT OF MONTHLY NET INCOME**

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	<u>\$2,450.00</u>	<u>\$0.00</u>
Five months ago	<u>\$1,980.00</u>	<u>\$0.00</u>
Four months ago	<u>\$2,370.00</u>	<u>\$0.00</u>
Three months ago	<u>\$2,540.00</u>	<u>\$0.00</u>
Two months ago	<u>\$2,374.00</u>	<u>\$0.00</u>
Last month	<u>\$1,998.00</u>	<u>\$0.00</u>
Income from other sources	<u>\$0.00</u>	<u>\$0.00</u>
Total net income for six months preceding filing	<u>\$ 13,712.00</u>	<u>\$ 0.00</u>
<b>Average Monthly Net Income</b>	<u>\$ 2,285.33</u>	<u>\$ 0.00</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 6/22/2009

s/ Arkadiy Snihur  
Arkadiy Snihur

Debtor

s/ Margarita Snihur  
Margarita Snihur

Joint Debtor

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: Arkadiy Snihur Margarita Snihur Case No. \_\_\_\_\_  
Debtors Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>1,800.00</u>
Prior to the filing of this statement I have received	\$ <u>300.00</u>
Balance Due	\$ <u>1,500.00</u>

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6/22/2009

\_\_\_\_\_  
, Bar No.

**O. Allan Fridman**  
Attorney for Debtor(s)